

**NASSAU COUNTY  
OFFICE OF THE COMPTROLLER**



**NASSAU COUNTY SCHOOL DISTRICTS  
HEALTH BENEFITS SURVEY WITH APPENDIX**

**Howard S. Weitzman  
Nassau County Comptroller**

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**NASSAU COUNTY**  
**OFFICE OF THE COMPTROLLER**

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# *Nassau County School Districts* *Health Benefits Comparison*

## *Executive Summary*

The Office of Nassau County Comptroller Howard Weitzman prepared this report to compare health insurance benefits and costs among school districts in the county. The report was undertaken at the request of a group representing most of Nassau's 56 school districts, convened in December 2005 by County Executive Thomas R. Suozzi to discuss ways of alleviating the high property tax burden on county residents. The group had determined that the data in the report would be useful to the school boards as they consider ways to control school tax budget increases.

Thirty-seven of the 56 school districts responded to Comptroller Weitzman's survey request, a 65 percent response rate. The survey provides useful data for the districts in reviewing their health benefit packages. The school districts that responded provided different levels of detail on various points; this report attempts to present the data in a uniform way. It is possible that information was miscommunicated or misunderstood when it was tabulated. We would appreciate the opportunity to correct any errors that districts may identify as they review the data.

Some of the important similarities and differences between districts are listed below:

All surveyed districts offer the Empire Plan to their employees. The Empire Plan is selected by 97 percent of employees when given a choice between the Empire Plan and HIP. However, HIP's cost per active employee was lower than the Empire Plan's by 10 percent and 22 percent for family and individual plans, respectively.

Even when the Empire Plan is selected, there are differences in cost. Most districts offer the "core plus enhancements" plan, which includes coverage for substance abuse and psychiatric care. However, some districts appear to offer only the core plan. The Core plan cost districts approximately \$1,500 less than Core Plus per family covered in 2006.

Districts varied considerably concerning the issue of employee contributions to health care costs. Most districts required employees to contribute, but some required contributions only for certain plans; contribution rates varied depending on the employee's job title and date of hire. Average employee contribution rates were approximately 15 percent of premium cost.

All districts offered their retirees health insurance coverage. The number of years an employee had to work before receiving health benefits at retirement varied in a range from 5 years to 20 years. Retiree contribution rates to health care costs also varied by district.

Many districts also offer dental and optical benefits, again requiring varied rates of contribution from employees. There is no dominant provider of dental and optical benefits, and

## Nassau County School Districts Health Benefit Comparison

the cost of plans to the districts varied. When those benefits are offered to retirees, in many instances the districts reported that the retiree contributes the full amount of the premium.

Some districts offer other benefits, such as life and disability insurance, to their employees, but these programs were not consistent across the county.

The report identifies opportunities for savings by school districts. The Comptroller's Office presents this report in the hope that the data and recommendations it contains will be useful to school districts as they consider whether savings opportunities exist while continuing to provide excellent benefits to district employees.

## Nassau County School Districts Health Benefit Comparison

### *Background*

In December 2005, school board representatives from nearly all of Nassau County's 56 school districts met at an Education Summit held by Nassau County Executive Thomas R. Suozzi. The purpose of the meeting was to discuss ways of alleviating the school tax burden on Nassau County residents. Several subsequent meetings were held to brainstorm about the specific issues affecting school property taxes and to explore possible solutions. One area discussed was the increasing burden on school districts of employee and retiree health insurance costs. At the January 11, 2006 meeting, the group expressed an interest in comparing health insurance benefits and costs among school districts. County Comptroller Howard Weitzman volunteered to perform the study.

According to the *New York State School Boards Association ("NYSSBA") 2005 Teacher Contract Survey*, the increasing cost of health insurance for teachers is the most pressing concern for school districts in the collective bargaining process. For the period from 2003-04 to 2004-05, insurance premiums for individual plans increased an average of 11.4% statewide, while premiums for family plans increased 11.7% statewide.<sup>1</sup> Nationwide, annual premiums for family coverage increased 7.7% in 2006; the average premium increase in the Northeast was 8.8%.<sup>2</sup> For the period 2000 through 2005, the annual premiums for family coverage under employer-sponsored health insurance plans, increased nationally by approximately 73%, while inflation for the same period rose by 14%.<sup>3</sup> Health insurance premiums for family coverage under the Empire Plan are expected to rise by 6.9% in calendar year 2007.<sup>4</sup>

This report examines the medical, dental, optical and other health care benefits offered by school districts to their employees and retirees. Surveys about health insurance benefits were sent to every Nassau County school district. Thirty-seven districts responded to the survey, comprising almost 65% of Nassau County school districts, providing an adequate basis for reporting comparative benefits and costs.<sup>5</sup>

A related report prepared by the Board of Cooperative Educational Services of Nassau County ("BOCES") and published in June 2006 by the Nassau-Suffolk School Boards Association compiled salary and health benefits information from participating districts for the period 2005-2006. The report, *The Salary Workbook and Fringe Benefit*

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<sup>1</sup> Paul Heiser, NYSSBA, "Health Care is Top Bargaining Concern," On Board Online, Volume 6, No. 15, September 5, 2005, <http://www.nyssba.org>

<sup>2</sup> The Kaiser Family Foundation and Health Research and Educational Trust, "Employer Health Benefits, 2006" *Section I, Cost of Health Insurance*, <http://www.kff.org>

<sup>3</sup> The Kaiser Family Foundation and Health Research and Educational Trust, "Employer Health Benefits, 2005 Summary of Findings," <http://www.kff.org>

<sup>4</sup> NYSHIP Financials, GASB and Medicare D, - Participating Agency Regional Meetings 2006, held on October 5, 2006 in Melville, NY.

<sup>5</sup> Of this response group, some data was not complete. Missing data ranged from lack of specificity, to providing no information other than total dollars spent in aggregate for the different types of insurance benefits provided. These are noted in the tables and exhibits.

## Nassau County School Districts Health Benefit Comparison

*Study, Long Island, New York*, was very helpful in preparing our analysis. Our analysis provides additional detail within the categories surveyed by BOCES.

### *Medical Insurance*

(1)

#### *Plans Offered by School Districts*

All 37 school districts offer the Empire Plan, administered by the New York State Health Insurance Program for State and Local Government (“NYSHIP”). The Empire Plan’s fixed annual premiums for active employees for 2006 were \$6,357 and \$13,514 for individual and family plans, respectively. Empire offers two types of plans, “Core” for all medical coverage except psychiatric and substance abuse coverage and “Core Plan Plus Enhancements” for the additional coverage. The costs given are for Core Plus Enhancements, which is offered by 32 school districts out of the 37 districts that responded on this topic. The remaining districts apparently offer only Core coverage. In 2006, Core premiums were \$5,675 for individual and \$12,023 for family coverage. The 2007 annual premiums for the Empire Plan are projected to increase between 4.9% to 6.9%.<sup>6</sup>

Twenty-nine of the 37 school districts offer the HIP plan in addition to the Empire Plan. HIP premiums are lower than the Empire Plan: in 2006, the charge for active employees was \$4,943 and \$12,110 for individual and family plans, respectively. These premiums are 22.2% and 10.4% less than those charged by the Empire Plan. HIP anticipates a 9.3% increase in rates in 2007.

The Empire Plan is by far more popular with school district employees. Approximately 97% of employees within districts that provide both the Empire and HIP plans chose the Empire plan.

Four school districts offer other medical plans in addition to Empire or HIP.

The tables below present information concerning the Empire and HIP health plans offered by the districts. The first table presents, for each responding school district, the number of employees enrolled in the Empire Plan (individual and family coverage) and whether Core or Core Plus Enhancements coverage is offered:

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<sup>6</sup> NYSHIP Financials, GASB and Medicare D,– Participating Agency Regional Meetings 2006, held on October 5, 2006 in Melville, NY.

Nassau County School Districts Health Benefit Comparison

**Table 1**

<b>The Empire Plan</b>		
<b>District</b>	<b>Total Active Employees receiving benefit</b>	<b>Type of coverage offered - Core or Core Plus</b>
Baldwin	577	Core Plus
Bellmore-Merrick CHS	559	Core & Core Plus
Bethpage	320	Core Plus
Carle Place	Not specified	Core Plus
East Rockaway	142	Core Plus
Elmont	370	Core Plus
Farmingdale	624	Core Plus
Floral Park-Bellerose (Elementary School District)	148	Core
Franklin Square	189	Core Plus
Freeport	779	Core
Garden City	480	Core Plus
Glen Cove	394	Core Plus
Herricks	588	Core Plus
Hewlett-Woodmere	450	Core Plus
Jericho	Not specified	Core Plus
Lawrence	1009	Core Plus
Locust Valley	357	Core Plus
Long Beach	537	Core Plus
Lynbrook	353	Core Plus

Nassau County School Districts Health Benefit Comparison

**Table 1 - continued**

<b>The Empire Plan</b>		
<b>District</b>	<b>Total Active Employees receiving benefit</b>	<b>Type of coverage offered - Core or Core Plus</b>
Malverne	187	Core Plus
Manhasset	469	Core
Massapequa	719	Core Plus
Merrick	198	Core
Nassau BOCES	1593	Core & Core Plus
New Hyde Park-Garden City Park	187	Core Plus
North Shore	448	Core Plus
Oceanside	682	Core Plus
Oyster Bay-East Norwich	402	Core Plus
Plainedge	313	Core
Plainview-Old Bethpage	620	Core Plus
Roslyn	517	Core Plus
Seaford	208	Core Plus
Uniondale	712	Core Plus
Valley Stream #24	122	Core Plus
Wantagh	314	Core Plus
West Hempstead	301	Core - Core Plus
Westbury	510	Core Plus

The second table presents the number of active employees receiving HIP benefits.

Nassau County School Districts Health Benefit Comparison

**Table 2**

<b>The HIP Plan</b>		
<b>District</b>		<b>Total Active Employees receiving benefit</b>
Bellmore-Merrick CHS		7
Bethpage		12
Elmont		82
Farmingdale		27
Floral Park-Bellerose (Elementary School District)		2
Franklin Square		2
Freeport		30
Garden City		10
Glen Cove		2 (family coverage)
Herricks		5
Lawrence		8
Long Beach		9
Lynbrook		5
Malverne		28
Manhasset		2
Massapequa	With Copays	11
	Without Copays	23

Nassau County School Districts Health Benefit Comparison

Table 2 -continued

The HIP Plan	
District	Total Active Employees receiving benefit
Merrick	5
Nassau BOCES	87
New Hyde Park-Garden City Park	2
Oceanside	20
Oyster Bay-East Norwich	6
Plainedge	15
Plainview-Old Bethpage	9
Roslyn	19
Uniondale	69
Valley Stream #24	5
Wantagh	23
West Hempstead	11
Westbury	24

Four districts offer other plans, which are presented in the Appendix as Exhibit 1, titled “*Medical Health Insurance Data, Other Plans*”:

- Garden City offers enhanced coverage under the Blue Choice HMO or Vytra.
- Hewlett-Woodmere offers the Empire HealthChoice HMO as one of the two medical insurance plans offered to the district’s employees. The annual district cost for individual, employee plus one dependent, and family coverage are \$2,643, \$5,154 and \$9,665, respectively. Approximately 2% of the district employees are enrolled in this option. These costs are lower than all those reported for the HIP plan.
- Nassau BOCES offers three alternatives to the Empire and HIP plans, Vytra, Aetna/US Healthcare, and Blue Cross/Blue Shield HMO. The district offers basic

## Nassau County School Districts Health Benefit Comparison

and enhanced coverage for individual or family coverage. Under all three options, employees contribute 10% of the annual premium costs. Approximately 6% of the active employees are enrolled in these three options.

- Plainedge offers basic coverage under two additional plans, Blue Cross/Blue Shield and Vytra. Approximately 5% of active employees are enrolled in Blue Cross/Blue Shield and Vytra.

(2)

### *Employee Contributions to Health Care Costs*

The average contribution made by school districts is approximately 85% under both the Empire Plan and the HIP plan. Employee contributions to premium costs differed even within districts as each union, and typically there are at least three in a district, negotiates its own health benefits packages.

The following highlights some of the more material differences:

- Most districts required some employee contribution to coverage. Some districts require contribution for the Empire Core Plus Enhancements coverage but not for the Core plan; others require contributions for family coverage but not individual coverage.
- The level of contribution varied significantly depending on variables such as the employee's position or hiring date.
- In some school districts, the premium contribution is fixed across all positions. This can be a fixed dollar amount, such as in Carle Place, where, under the Empire Plan, employees are required to contribute \$600 per annum, or it could be a fixed percentage, such as in Farmingdale, where all employees, regardless of position, contribute 20% of their annual premiums.
- In several districts, the coverage selected, whether individual or family, determines employee contribution requirements. For example, in Baldwin employees opting for individual coverage contribute 6.4% of premium costs; for family coverage the contribution is 20% of cost. In Plainview-Old Bethpage, employees do not contribute to individual coverage but contribute 25% to the cost of family coverage.
- In the majority of school districts reporting, the employee's contribution to his or her medical health premium is determined by the employee's position (i.e., teacher, administrator, clerical). Some districts have further conditions based upon hiring date, tenure status, or number of hours worked.
- Generally, employee contributions to the cost of the HIP Plan annual premiums followed the pattern of contributions to the Empire Plan.

Nassau County School Districts Health Benefit Comparison

The table below presents a summary of 17 school districts<sup>7</sup> and their required employee contribution costs for teachers with family coverage (the most common coverage option) under both the Empire Plan and the HIP Plan.

Table 3

<b>Annual Contribution for Teachers with Family Plans</b>				
<b>District</b>	<b>Employee's Share of Annual Premium Cost</b>			
	<b>NYSHIP Empire</b>		<b>HIP</b>	
	<b>\$</b>	<b>% of total cost</b>	<b>\$</b>	<b>% of total cost</b>
Bellmore-Merrick CHS	\$ 1,621.71	12.0%	\$ 1,453.18	12.0%
Bethpage	2,027.14	15.0%	1,816.47	15.0%
Elmont	2,027.14	15.0%	1,816.47	15.0%
Farmingdale	2,702.86	20.0%	2,421.96	20.0%
Freeport	1,621.71	12.0%	1,453.18	12.0%
Herricks	2,702.86	20.0%	2,421.96	20.0%
Long Beach	1,013.57	7.5%	908.24	7.5%
Lynbrook	1,621.71	12.0%	1,453.18	12.0%
Malverne	2,297.43	17.0%	847.69	7.0%
Manhasset	2,297.43	17.0%	2,058.67	17.0%
Massapequa *	2,027.14	15.0%	1,816.47	15.0%
Nassau BOCES	1,351.43	10.0%	1,210.98	10.0%
Oceanside	2,027.14	15.0%	1,816.47	15.0%
Plainview-Old Bethpage	3,378.57	25.0%	3,027.45	25.0%
Valley Stream	2,027.14	15.0%	1,816.47	15.0%
West Hempstead	1,689.29	12.5%	1,513.73	12.5%
Westbury	2,702.86	20.0%	2,421.96	20.0%
<i>Average of Above</i>	<i>\$ 2,066.89</i>	<i>15.3%</i>	<i>\$ 1,780.85</i>	<i>14.7%</i>

\* without co-pays

All information concerning contribution by employees to the cost of health insurance is tabulated below. The two tables that follow show the amount of contribution, if any, toward the cost of health insurance paid by employees, sorted by title. The data is presented first for contribution to the Empire Plan, and second for contribution to HIP.

<sup>7</sup> Of the districts responding to the survey, only the seventeen listed in the chart provided data on percentage of contributions by teachers/employees opting for family coverage under both the Empire and HIP plans. Other districts listed a range of percentages, or did not offer both plans. Consequently, the chart is not representative of all school districts.

Nassau County School Districts Health Benefit Comparison

Table 4

The Empire Plan - Employee Contributions										
District	Employee contribute	Contribution Rate (Note 1)	Teachers		Custodial	Clerical	Administrators		Nurses	Teacher Aides
			Tenured	Non-Tenured			Tenured	Non-Tenured		
Baldwin	Yes	Ind.: 6.4% Family: prior to 6/30/76 12%; thereafter, 20%	N/A							
Bellmore-Merrick CHS	Yes		12%	12%	10%	10%	12%	12%	12%	65%
Bethpage	Yes		15%	15% See Note (1)	10%	10%	10% if hired prior to 7/1/94; 15% if hired after		10%	10% See Note (1)
Carle Place	Yes	\$600.00	Not specified							
East Rockaway	Yes		15%	16%	1.5%, 1.75%, 2%	1.5%, 1.75%, 2%	15%	16%	1.5%, 1.75%, 2%	50% @ 10 yrs
Elmont	Yes		15%	15%	0%	0%	13%	13%	10%	100%
Farmingdale	Yes	20%	Not specified							
Floral Park-Bellerose (Elementary School District)	Yes	Varies from 0% to 25%	Not specified							
Franklin Square	Yes		12%	12%	12%, head custodian 10%	12%	15%	15%	12%	not eligible
Freeport	Yes	Individual.: 14% Family: 12%	Not specified							

Nassau County School Districts Health Benefit Comparison

Table 4 - continued

The Empire Plan - Employee Contributions											
District	Employee contribute	Contribution Rate (Note 1)	Teachers		Custodial	Clerical	Administrators		Nurses	Teacher Aides	
			Tenured	Non-Tenured			Tenured	Non-Tenured			
Garden City	Yes	Individual: 10% Family: 7.5% - 20%	Not specified								
Glen Cove	Yes	Varies from 14% to 20%	Not specified								
Herricks	Yes		20%	30%	5% Individual - 20% Family		20%		Not specified		
Hewlett-Woodmere	Yes	15%	Not specified								
Jericho	Yes	10%-20%	Not specified								
Lawrence	Yes	Varies - 15% - 20% (as per contract)	Not specified								
Locust Valley	Yes	12% Ind. 10% Fam.	Not specified								
Long Beach	Yes		7.5% (& guidance counselors)		5% (& cafeteria & food service, bldg aides & transportation workers)		7.5% (& social workers & psychologists)		7.5%	5%	
Lynbrook	Yes		Ind. 7% Family 12%		5% pre'95: 0%	7% pre'95: 2%	not specified				
Malverne	Yes		Ind. 12% Family 17%		Individual 10% Family 15%	Individual 10% Family 15%	Ind. 12% Family 17%		Individual 12% Family 17%	Ind. 10% Family 15%	
Manhasset	Yes		17%		5%	5%	15%	15%	5%	5%	
Massapequa	Yes	See Note (3)	12.5%, 15% after 7/06		10%, 13% after 7/06	10.5%, 13% after 7/06	15%		10%	50% Ind. 65% Fam.	

Nassau County School Districts Health Benefit Comparison

Table 4 - continued

The Empire Plan - Employee Contributions										
District	Employee contribute	Contribution Rate (Note 1)	Teachers		Custodial	Clerical	Administrators		Nurses	Teacher Aides
			Tenured	Non-Tenured			Tenured	Non-Tenured		
Merrick	Yes	Varies: 50%, 25%, 15%, 11.5%, 10%, or 5.75%								
Nassau BOCES	Yes		10%	10%	10%	10%	10%	10%	10%	10%
New Hyde Park-Garden City Park	Yes	Varies - 1% of Salary, or 5%, 10%, 15%, 25% of premium	N/A							
North Shore	Yes	15% or 20% See Note (4)	N/A							
Oceanside	Yes	15%	N/A							
Oyster Bay-East Norwich	Yes		See Note (5)	Ind. \$636 Fam: \$1,689	1% of salary, \$350 max/yr.	1% of salary, \$350 max/yr.	See Note (5)	Ind. \$954 Fam: \$2,027	1% of salary	Ind. \$3,179 Fam. \$7,831
Plainedge	Yes	Different rates for different positions								
Plainview-Old Bethpage	Yes-family coverage only	25% of cost of family	N/A							
Roslyn	Yes	Varies - 5%, 8%, 10%, 15%, 20%	N/A							
Seaford	Yes		13.5%		10% before 6/30/05, 15% thereafter	10% before 6/30/05, 15% thereafter	n/a	n/a	n/a	n/a
Uniondale	Yes	Information provided in aggregate dollars (\$1,757,789); 569 employees for a total of \$1,543,055; 143 employees for a total \$214,734.								

Nassau County School Districts Health Benefit Comparison

Table 4 - continued

The Empire Plan - Employee Contributions										
District	Employee contribute	Contribution Rate (Note 1)	Teachers		Custodial	Clerical	Administrators		Nurses	Teacher Aides
			Tenured	Non-Tenured			Tenured	Non-Tenured		
Valley Stream #24	Yes	15%	N/A							
Wantagh	Yes	Ind. From 5%-50% Fam. From 15% to 100%	Ind. 10% Fam. 15%	Ind. 10% Fam. 15%	Ind. varies 13%-15% Fam. 15%	Ind. 10% Fam. 15%	hired before 1995: Ind. 5% Fam 15%; hired after: Ind. 10% Fam. 15%	Ind. 10% Fam. 15%	15%	Ind. 50% Fam: n/a
West Hempstead	Yes		12.5%		n/a	10%	n/a	n/a	n/a	n/a
Westbury	Yes	20% See Note (6)								

Note (1) Contributions not specified by position are reported here. The response does not clearly indicate whether this amount is attributable to all positions.

Note (2) Exception: prorating applies to those who work less than a full week.

Note (3) Contribution percentages for teachers, custodians, and clerical increases are as of 7/06.

Note (4) 15% for employees hired before 2/1/05; for most employees hired after 2/1/05, contribution is 20% for first 5 years.

Note (5) Tenured Teachers: If hired before 1/1/89, \$200 for Individual and \$350 for Family; if hired after 1/1/89, \$636 for Individual and \$1,689 for Family.

For Tenured Administrators: If hired before 1/1/89, \$200 for Individual and \$350 for Family; if hired after 1/1/89, \$954 for Individual and \$2,027 for Family.

Note (6) The district contributes 80% to the annual premium for employees who work 30 or more hours a week; employees who work less than 30 hours must contribute 30%.

Nassau County School Districts Health Benefit Comparison

Table 5

The HIP Plan - Employee Contributions									
District	Employee Contribution (Note 1)	Teachers		Custodial	Clerical	Administrators		Nurses	Teacher Aides
		Tenured	Non-Tenured			Tenured	Non-Tenured		
Bellmore-Merrick CHS		12%	12%	10%	10%	12%	12%	12%	65%
Bethpage		15%	15% Note (2)	10%	10%	10% if hired prior to 7/1/94; 15% if hired after		10%	10% Note (2)
Elmont		15%	15%	0%	0%	13%	13%	10%	100%
Farmingdale	20%	Not specified							
Floral Park-Bellerose (Elementary School District)	Varies from 0% to 25%	Not specified							
Franklin Square	20-50%	Not specified							
Freeport	Ind.: 14% Family 12%	Not specified							
Garden City	Ind.: 10% Family 20%	Not specified							
Glen Cove	15% and 20%	Not specified							
Herricks		20%	30%	5% Individual - 20% Family		20%		Not specified	
Lawrence	Varies based on specific contract. Constantly being renegotiated. Btwn 15% & 20%.	Not specified							
Long Beach		7.5% (includes guidance counselors)		5% (includes cafeteria, food service, bldg aides & transportation workers)		7.5% (includes social workers & psychologists)		7.5%	5%
Lynbrook		Ind. 7% Family 12%		5% pre'95:0%	7% pre'95:2%	n/a	n/a	n/a	n/a
Malverne		Ind. 0% Family 7%		Ind. 0% Family 5%		Ind. 0% Family 7%		Ind. 0% Family 7%	Ind. 0% Family 5%

Nassau County School Districts Health Benefit Comparison

**Table 5 - continued**

The HIP Plan - Employee Contributions										
District	Employee Contribution (Note 1)	Teachers		Custodial	Clerical	Administrators		Nurses	Teacher Aides	
		Tenured	Non-Tenured			Tenured	Non-Tenured			
Manhasset		17.0%		5.0%	5.0%	15.0%		5.0%	5.0%	
Massapequa	With Copays	See Note (3)	12.5%, 15% after 7/06		10%, 13% after 7/06	10.5%, 13% after 7/06	15.0%		10.0%	50% Ind. 65% Fam.
	Without Copays	See Note (3)	12.5%, 15% after 7/06		10%, 13% after 7/06	10.5%, 13% after 7/06	15.0%		10.0%	50% Ind. 65% Fam.
Merrick	Not provided									
Nassau BOCES		10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
New Hyde Park-Garden City Park	Varies - 1% of Salary, or 5%, 10%, 15%, 25% of premium	Not specified								
Oceanside	15%	Not specified								
Oyster Bay-East Norwich		See Note (4)	Ind. \$494 Fam. \$1,514	1% of salary \$350 max/yr	1% of salary \$350 max/yr	See Note (4)	Ind. \$741 Fam. \$1,816	1% of salary	Ind. \$2,471 Fam. \$7,871	
Plainedge	Different rates for different positions									
Plainview-Old Bethpage	Employees contribute 25% to family coverage only									
Roslyn	Employees with basic coverage pay nothing, others vary based on position	Not specified								

Nassau County School Districts Health Benefit Comparison

**Table 5 - continued**

The HIP Plan - Employee Contributions								
District	Employee Contribution <i>(Note 1)</i>	Teachers	Custodial	Clerical	Administrators	Nurses	Teacher Aides	
Uniondale	Information provided in aggregate dollars (\$75,572.92). 57 employees for a total of \$57,007; 12 employees for a total of \$18,572.							
Valley Stream #24	15%	N/A						
Wantagh		Ind. \$0.00; Fam. \$25.40	Ind. \$0.00 Fam. \$51.88	Ind. \$0.00 Fam. \$25.40	Prior to 1995: \$0.00 After: Ind. \$41.19 Fam. \$130.79	Ind. \$0.00 Fam. \$25.40	Ind. \$61.78 Fam. \$151.37	n/a
West Hempstead		12.5%	n/a	10%	n/a	n/a	n/a	n/a
Westbury	20% See Note (5)							

*Note (1) Contributions not specified by position are reported here. The response does not clearly indicate whether this amount is attributable to all positions.*

*Note (2) Exception: prorating applies to those who work less than a full week.*

*Note (3) Contribution percentages for teachers, custodians, and clerical increases are as of 7/06.*

*Note (4) Tenured Teachers: If hired before 1/1/89, \$200.00 for Individual and \$350.00 for Family; if hired after 1/1/89, \$494.27 for Individual and \$1,513.73 for Family. For Tenured Administrators: If hired before 1/1/89, \$200.00 for Individual and \$350.00 for Family; if hired after 1/1/89, \$741.40 for Individual and \$1,816.47 for Family.*

*Note (5) The district contributes 80% to the annual premium for employees who work 30 or more hours a week; employees who work less than 30 hours must contribute 30%.*

## *Retiree Benefits*

All school districts participating in the survey reported that they provide some health benefits to their retirees. The options offered to the retirees, as well as the premiums and retiree contribution costs, greatly varied among the respondents. Under state law, school districts can only reduce their retirees' benefits where the same change is made for active employees.<sup>8</sup>

Detailed tables presenting all retiree benefit data are included in the Appendix as Exhibit 2, titled "*Retiree Medical Health Insurance Data*", Exhibit 3, titled "*Retiree Dental Insurance Data*" and Exhibit 4, titled "*Retiree Optical Insurance Data*." Following is a summary of the data obtained from the districts:

- All districts reported that medical insurance benefits were offered to their retirees. Of the school districts that offered both the Empire Plan and HIP, 98% of the retirees selected the Empire Plan, and less than 2% of the retirees selected HIP; the remaining retirees were enrolled in one of the other plans offered by their district, such as Vytra, or the Blue Cross/Blue Shield HMO.
- In almost all of the districts, the minimum age requirement before a retiree may receive health benefits is 55. Approximately half of the districts require a minimum of 5 years service in order to be fully vested in the district's retiree medical plan. Ten years minimum service appears to be the next most common requirement. One district requires 20 years minimum service from teachers hired after October 1996. Several districts indicated that the number of years required before health insurance would be provided changed as a result of cost-savings initiatives that the districts requested during the collective bargaining process.
- Most retirees contribute something to the cost of their health insurance. In some cases, the school district will pay the entire annual medical premium for its retirees enrolled with individual coverage, but require some contribution for family. A few districts require no contributions from retirees enrolled in either individual or family coverage.
- Premium costs vary for all plans depending on whether one or more in a family plan are Medicare-eligible and in the case of HIP, the county in which the employee lives.
- Of the 37 districts participating in the survey, only five provide dental insurance to their retirees. Only one district contributes the entire cost of retiree dental coverage.
- Some districts' carriers for active employees offer dental coverage directly to the retirees.

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<sup>8</sup> In 1994, New York established the Retiree Healthcare Moratorium (*See* L. 1994, ch. 729 as amended by L. 2006, ch. 27.) as an "interim measure to limit the risk of benefit reductions to educational retirees." (*See Matter of Bryant v. Board of Ed., Chenango Forks Cent. Sch. Dist.*, 21 A.D. 3d 1134, 1135 (3d Dep't, 2005) (quoting Governor's Approval Mem., 1994 McKinney's Session Laws of N.Y., at 3015)). It prohibits school districts from diminishing health insurance benefits provided to retirees and their dependents, or contributions made by the district on their behalf, *unless* a corresponding reduction of benefits or contributions is made to the benefits provided to the corresponding active employees.

## Nassau County School Districts Health Benefit Comparison

- Only one of the school districts appears to offer optical benefits to its retirees.
- Six school districts indicated that they offer other types of insurance coverage to retirees.
  - Garden City retirees may continue supplemental and dependent life insurance and excess major medical insurance with the district's broker, who will bill the retiree directly.
  - Malverne retirees can continue their AFLAC cancer insurance or basic life insurance with a 100% contribution of their premiums.
  - North Shore provides term life insurance to 140 retirees with a 100% contribution requirement. This plan has been effect for approximately five years.
  - Roslyn offers excess major medical insurance to 110 enrolled retirees. The retirees contribute 100% of the premium cost. The school district also offers basic life insurance to 101 retirees, with the retirees paying 100% of the approximately \$43 annual premium. This plan has been effect since 1995.
  - Twelve Wantagh school district retirees have split dollar life policies that had been provided to them as employees. The district no longer contributes on these policies, as the policies are paid-up.
  - Westbury continues life insurance and major medical insurance for retirees who pay 100% of the cost.

### *Dental Insurance*

All of the school districts responded to the dental insurance survey with some data. A table titled "*Dental Insurance Data*" included in the Appendix as Exhibit 5, details the responses.

Following is a summary of dental insurance information from 33 of the 37 districts that presented sufficient information on this topic:

- Unlike medical insurance, there is no clear leader in terms of dental insurance; it appears that for approximately half of school districts reporting their dental insurance carriers, each union has its own plan.
- Most districts offer more than one plan and different carriers. Fifteen of the districts reported the Civil Service Employees Association Employee Benefit Fund ("CSEA EBF") as its carrier for civil service employees. The CSEA employee benefit fund is a Trust Fund managed by a Board of Trustees, comprised of CSEA members and chaired by the CSEA President.<sup>9</sup>
- Several districts reported that the unions' trust funds administer the dental benefit plans for their members. Under the contract provisions with each of the unions, the districts contribute a fixed dollar amount per employee to the trust funds. The districts have no

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<sup>9</sup> Civil Service Employee Association Employee Benefit Fund website, <http://www.cseabf.com/faq/faq.php>.

## Nassau County School Districts Health Benefit Comparison

further responsibility. Carle Place, North Shore, and Plainview-Old Bethpage indicated that the only dental plan in their district was through the union trust funds. Bethpage, Farmingdale, Garden City, Manhasset, and Seaford offered multiple plans; however, one option was the union trust funds, typically offered to only one specific unit.

- Unlike medical insurance, specific plans are only made available to certain employees. For example, Massapequa offers its MetLife dental coverage only to teachers.
- Of the different dental plans offered by the school districts that provided employee contribution data:
  - Several plans do not require employees to contribute anything to their dental insurance premiums.
  - The remaining plans have completely different contribution requirements, some fixed dollar amounts, some fixed percentages, some differentiated by positions, and some divided along type of plan.
  - Depending on the plan selected, annual employee premium contributions may vary from as little as no contribution, to as much as the entire annual premium.

### *Optical Insurance*

Less than half of the responding school districts indicated that they offer some optical coverage and reported data regarding those plans. Several districts indicated that they do not offer optical benefits to their employees and several responded that optical benefits are offered only through employees' unions. Exhibit 6 in the Appendix titled "*Optical Insurance Data*" presents the data received from the school districts that offer optical insurance to employees. The main points are summarized below.

- Of the districts offering optical coverage and that provided detailed data, most districts offer CSEA EBF Vision, J.J. Stanis, or Davis Vision.
- Premium contributions vary:
  - Six school districts do not require employees to contribute anything to their premiums.
  - Two districts require contributions from some, but not all, classes of employees.
  - One district requires no contribution from its employees unless premiums exceed cost of coverage.
  - The remaining districts vary in their employee contribution requirements ranging from a fixed annual amount to a percentage of the total annual premium.

### *Other Insurance Benefits*

Of the 37 school districts responding to the survey 11 indicated that they provide other types of insurance as a fringe benefit to their employees. Specifically:

## Nassau County School Districts Health Benefit Comparison

- Roslyn provides Excess Major Medical insurance for individuals and families, with 578 employees enrolled. The school district also offers life insurance to approximately 600 employees in various positions and at varying annual premium costs, and basic long-term disability insurance for five unspecified employees; the district requires no contribution by the employee for the excess major medical and life insurance. The five employees enrolled in the basic long-term disability insurance contribute 100% of their annual premiums.
- The North Shore school district provides term life insurance to all employees. The annual premiums are paid by the district, with no contribution required from employees. An additional life insurance benefit is offered, with 448 employees enrolled in this plan; employees contribute from 15% to 20% of the cost of the annual premium. Basic long-term disability insurance is provided to administrators, teachers and secretaries with no employee contribution required.
- Jericho reported that life insurance and disability insurance benefits are offered to its employees but did not provide details.
- Franklin Square provides basic excess major medical insurance (J.J. Stanis & Co.) benefits to 136 employees, with an employee contribution requirement based on the coverage option (i.e., individual or family).
- The Uniondale school district provides long-term disability insurance to employees with no employee premium contribution. There are 872 employees receiving life insurance fringe benefits and 112 custodial/security employees receiving disability insurance fringe benefits. Neither requires an employee premium contribution.
- Garden City offers long-term disability, basic life, supplemental life, dependent life and excess major medical insurance. The long-term disability and basic life insurance are administered through the Garden City Teachers Association (“GCTA”) Trust Fund;. The district contributes the fixed amount per employee of \$1,150 to the GCTA to fund dental, optical and other insurance benefits. Employees contribute through payroll deductions. There are 318 employees enrolled in the long-term disability plan; they contribute \$18.50 monthly. There are 269 employees enrolled in the basic life insurance plan; they contribute \$2.50 monthly. The district also offers basic supplemental life and dependent life insurance to its employees, requiring a 100% contribution of \$51.60 and \$21.60 annually, respectively. The district has 109 employees are enrolled in the supplemental life insurance plan, and 137 employees are enrolled in the dependent life insurance plan. There are 141 employees enrolled in the excess major medical insurance plan (34 individual coverage and 107 family coverage). Annual premiums are \$422 and \$3,264 for individual and family coverage, respectively. It is not clear from the data received whether employees are required to contribute to these amounts.
- Malverne offers basic individual long-term disability and life insurance. The annual premium for the long-term disability insurance is based upon the amount of coverage, which, in turn, is based upon the employee’s salary. Employees contribute 25% of the coverage amount; there are 203 employees enrolled in this plan. Administrators do not contribute to the life insurance premiums; teachers, clerical staff, custodians,

## Nassau County School Districts Health Benefit Comparison

nurses and teacher aides contribute 20%. There are 230 employees receiving this benefit. The district also offers basic and enhanced individual and family cancer insurance through AFLAC. 95 employees are enrolled in this option, with no premium contribution paid by the district.

- Nassau BOCES offers life insurance benefits to its employees; almost 2,000 employees are enrolled. There is no contribution required from employees covered for the basic \$10,000 benefit. Teachers and some CSEA members may purchase an additional \$10,000 and \$15,000 in coverage, respectively, for an added cost which is paid entirely by the employee.
- Plainedge indicated that it offered life insurance and flexible spending accounts, but did not provide details.
- Seventy-eight employees in the Wantagh district are provided basic term life policies and fourteen employees are provided with split dollar life policies. No contributions are required from the covered employees. There are 112 employees with basic coverage and 22 employees with enhanced coverage under a long-term disability policy with Hartford Life. Enhanced coverage is offered to administrators at no cost.
- Westbury has three term life insurance plans offered to employees; one plan is available to all employees, while the other two are optional plans, one for teachers and the other for administrators and supervisors. All are offered through the Sun Life Insurance Co. The district has 452 employees are enrolled in the employee only plan, contributing 20% of the annual premium which is based upon salaries. Sixty teachers have elected the optional teachers policy, contributing 100% of the annual premium. The district offers excess major medical insurance; this insurance covers 80% of the co-payments, not to exceed \$1,650 per person annually. There are 52 and 120 employees enrolled under individual and family coverage, respectively. Employees pay 100% of the premiums, \$292 for individual and \$735 for family coverage.
- While the other districts did not report any other insurance benefits, we cannot determine definitively whether such benefits are offered to their employees.

### *Conclusion*

Their responses indicate that school districts, working with their unions, have made changes to control health benefits costs. In order to manage costs in the years to come, school districts will have to continue to work with their unions to establish reasonable and affordable benefit packages. In addition to the normal collective bargaining process, there are certain initiatives school districts may want to consider.

Nassau County and the school districts within the county are major participants in NYSHIP. We should work together as a region to participate with NYSHIP in its negotiations with health care providers. Working together, we might be able to control the cost of providing the NYSHIP Empire Plan that has proven so popular with school district employees.

## Nassau County School Districts Health Benefit Comparison

The County and the school districts may want to work together to determine whether the benefits currently offered as the Empire Plan “Plus Enhancements,” *i.e.*, substance abuse and mental health treatment, could be offered at the same level of benefit but at a lower cost through a consortium of providers outside of the Empire Plan.

School districts may want to consider health insurance providers other than those currently in use. It is possible that if they combine their purchasing power they could economize by selecting a small group of plans to offer to their employees. For example, 28 school districts in Dutchess, Sullivan and Ulster counties are members of a consortium, which serves as a central coordinating agency. The consortium purchases group health insurance and its 23-member board of trustees set the annual premiums. In 2003, the districts belonging to the consortium saw an average increase in insurance costs of 7.7%<sup>10</sup> versus Empire Plan participants of 12.1%.

Districts may want to “bundle” their health benefits. For example, a school district could require a higher medical insurance premium contribution from its employees in return for optical coverage that had not been previously offered. Each district would need to review its own policies and costs under several scenarios to determine what “bundles” would be most cost-effective for the district and its employees. These proposals could become part of the collective bargaining discussion during union contract negotiations.

Districts may want to identify whether there is any unnecessary spending on health coverage. In a white paper published in 2003 and available on the Nassau County Comptroller’s website, this office compared local government health costs and benefits to determine whether cost-saving initiatives could be implemented in the county. Several of the recommendations made as a result of the county health costs analysis may be practical for the school districts as well, specifically:

- Consider offering basic medical health insurance, such as the Empire Plan Core program, to the employee at the current level of contribution, but require an increased contribution for any enhanced coverage;
- Consider whether basic terms of benefits such as employee contributions to health care premiums and the time an employee must work in a district before becoming eligible for health care as a retiree are appropriate;
- Provide incentives for new employees or new retirees to opt for the HIP plan rather than the more costly Empire Plan;
- Analyze whether the district offers dual family coverage for married participants. The Nassau County Legislature recently enacted a law permitting only one family health insurance coverage for non-union county employees married to other county employees or retirees. The Nassau County Comptroller’s Office has projected that if the county adopted this rule for all its unions, it could save \$28 million through 2011.

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<sup>10</sup>Paul Heiser, NYSSBA, “Health Care Mighty Tough on School Budgets,” On Board Online, Volume 5 No. 7, April 19, 2004, <http://www.nyssba.org>.

## Nassau County School Districts Health Benefit Comparison

While health care costs are likely to continue to increase at a rate higher than the rate of inflation, this survey demonstrates that school districts have identified many important steps that can be taken to keep costs affordable. This report may be helpful in identifying opportunities for savings that some districts have adopted, and may spark useful discussion with unions as districts develop new ideas for future collective bargaining agreements.

# **APPENDIX**

Medical Health Insurance Data - Other Plans  
Active Employees 2006 Costs

District		Total Active Employees receiving benefit	Type of coverage offered - basic or enhanced	Plan Cost		Contribution by Employee									
				Individual	Family Plan	Premium Contributed by Employees									
				Annual Plan Premium Cost	Annual Plan Premium Cost	Employee Contribution (Note 1)	Teachers		Custodial	Clerical	Administrators		Nurses	Teacher Aides	
Tenured	Non-Tenured	Tenured	Non-Tenured												
Garden City	Blue Choice HMO	2	Enhanced	district cost = \$5,419.32	district cost = \$12,838.56	Ind.: 10% Family 7.5% - 20%	Not specified								
	VYTRA	2	Enhanced	not specified	district cost = \$12,162.84	Ind.: 10% Family 20%	Not specified								
Hewlett-Woodmere	Empire HealthChoice HMO	9	Enhanced	district cost = \$2,643	district cost: Employee+1= \$5,154 Family= \$9,665	50%	Not specified								
Nassau BOCES	VYTRA	38	Basic & Enhanced	\$5,351.00	\$14,079.00		10%	10%	10%	10%	10%	10%	10%	10%	
	AETNA/US Healthcare	33	Basic & Enhanced	\$5,138.00	\$12,754.00		10%	10%	10%	10%	10%	10%	10%	10%	
	Blue Cross/Blue Shield HMO	37	Basic & Enhanced	\$5,780.00	\$15,186.00		10%	10%	10%	10%	10%	10%	10%	10%	
Plainedge	VYTRA	9	Basic	not specified	not specified		Different rates for different positions								
	Blue Cross/Blue Shield	9	Basic	not specified	not specified		Different rates for different positions								

Note (1) Contributions not specified by position are reported here. The response does not clearly indicate whether this amount is attributable to all positions.

		Retiree Information					
District	Plan	Total Retirees enrolled	Age/Yrs of service to be fully vested	Age retiree can begin receiving benefits	Retiree required to contribute?	Individual Annual Cost	Family Plan Annual Cost
						Paid by Retiree	Paid by Retiree
Baldwin	Empire	441	5 years	55	Yes	50%	Family \$7,831; Family 1 Medicare \$6,686; Family 2 Medicare \$5,197
Bellmore-Merrick CHS	Empire	449	Age 55/5 yrs	55	Yes	See Note (1)	See Note (1)
	HIP	2					
Bethpage	Empire	276	Age 55/10 yrs- except certain administrators: age 55/5 yrs	55	Yes	50%	50% of Ind. Premium + 65% diff btwn family & indiv.
	HIP	11				50%	50% of Ind. Premium + 65% diff btwn family & indiv. - VIP Family 50%
Carle Place	Empire	93	5 years	55 or older	Yes	50%	65%
East Rockaway	Empire	77	5 years	as soon as they retire	Yes	50%	65%
Elmont	Empire	244	Age 55/5 yrs	55	Yes	25%	50%
	HIP	6				25%	50%
Farmingdale	Empire	518	See Note (3)	55 or first eligibility	See Note (4)	See Note (4)	See Note (4)
	HIP	15					
Floral Park-Bellerose (Elementary School District)	Empire	approx. 85-90 district wide	10 years	Not Provided	Yes	15-25%	0%/50% (individual/family)
	HIP					N/A	0/50%
Franklin Square	Empire	106	Age 55/5 yrs	55	Yes	2005 District Cost- \$2,740. Information not provided by type of coverage (individual or family): Retiree contributes 50%	
	HIP	1	Not Provided	Not Provided		Information not provided by type of coverage (individual or family): Retiree contributes 20%	

		Retiree Information					
District	Plan	Total Retirees enrolled	Age/Yrs of service to be fully vested	Age retiree can begin receiving benefits	Retiree required to contribute?	Individual Annual Cost	Family Plan Annual Cost
						Paid by Retiree	Paid by Retiree
Freeport	Empire	375	Age 55/5 yrs	55	Yes	50%	50/35%
	HIP	4				Individual: \$4,942.68, Family \$12,109.80, Medicare VIP \$2,917.80 Retiree contributions are 50% for Individual coverage, & 50/35% for Family coverage	
Garden City	Empire (see Note (5))	354	Age 55/10 yrs	55	Yes	10%	25%
	HIP	0					
	Blue Choice HMO	0					
	VYTRA	0					
Glen Cove	Empire	326	Age 55/10 yrs	Age 55/10 yrs	Yes	Before 65: Individual \$6,357 Family \$13,514 After 65: Individual \$4,067 Family +1 \$11,224 Family +2 \$8,933 Retirees contribute 0% to 20%	
	HIP	3				No	n/a
Herricks	Empire	366	5 years	NYS retirement age	Yes	Current retirees follow active contract. For prior retirees: varies Ind. 5%/Fam 20% or 15%/20% or 20%/20%	
	HIP	1					
Hewlett-Woodmere	Empire	400	Age 62/5 yrs	Tier 1-55 Tiers 2,3,4 - 62	Yes	50%	50% + 35%
	Empire HealthChoice HMO	0		N/A	N/A	Not provided	
Jericho	Empire	200	NYSHIP rules	When retire	Yes	50%	50%
Lawrence	Empire	425	Age 55/10 yrs	55	Yes	50%	65%
	HIP	7					

Retiree Medical Health Insurance Data

		Retiree Information					
District	Plan	Total Retirees enrolled	Age/Yrs of service to be fully vested	Age retiree can begin receiving benefits	Retiree required to contribute?	Individual Annual Cost	Family Plan Annual Cost
						Paid by Retiree	Paid by Retiree
Locust Valley	Empire	235	10 years (had been 5 years)	55	NO for Individual; YES for family	0%	35% to 100%
Long Beach	Empire	526	Age 55/10 yrs	Ongoing into retirement	Yes	0%, 5%, 7.5%	0%, 5%, 7.5%
	HIP	2					
Lynbrook	Empire	174	Age 55/10 yrs	Age 55/10 yrs	Yes (no for custodians)	50/35 65+ (custodians no cost)	50/35 65+ (custodians no cost)
	HIP	4					
Malverne	Empire	137	Age 55/5 yrs	55	Yes	50%	50/65%
	HIP	7				50%	50/65%
Manhasset	Empire	298	10 yrs	Immediately after retirement	Yes	See Note (6)	See Note (6)
	HIP	0		not provided	not provided	Not provided	
Massapequa	Empire	722	5 yrs service & 5 yrs prior retirement	55	Yes	0%	50%
	HIP with co-pays	0				0%	50%
	HIP without co-pays	27				0%	50%
Merrick	Empire	150	Age 55/5 yrs	at retirement	Yes	50%	50% Individual/65% difference in cost to cover family
	HIP	0					50% Individual/65% difference in cost to cover family

		Retiree Information					
District	Plan	Total Retirees enrolled	Age/Yrs of service to be fully vested	Age retiree can begin receiving benefits	Retiree required to contribute?	Individual Annual Cost	Family Plan Annual Cost
						Paid by Retiree	Paid by Retiree
Nassau BOCES	Empire	1066	Hired before 8/1/04 - Age 55/5 yrs Hired after Age 55/10 yrs	55	Yes	10%	10%
	HIP	31					
	VYTRA	5					
	AETNA/US Healthcare	1					
	Blue Cross/Blue Shield HMO	1					
New Hyde Park-Garden City Park	Empire	96	5 years/10 years	55	Depends on date of retirement	Information not provided by type of coverage (individual or family). Varied premium depending on type of coverage and age: \$4,067, \$11,224 or \$8,933. Retiree contributions vary 5%, 50% or 65% of premium	
	HIP	4				Information not provided out by type of coverage (individual or family). Varied premium depending on type of coverage & age: \$5,623, \$2,918 or \$5,836. Retiree contributions vary 5%, 50% or 65% of premium	
North Shore	Empire	approx. 200	10 years	Immediately upon retirement from district	Yes	Depends on bargaining unit. Teachers who retired before July 2001 pay 10%. Thereafter, most retirees pay 15%. Hourly retirees pay 50% for individual coverage and 35% for family.	
Oceanside	Empire	478	5 years	at retirement	Yes	Single \$6,357; Family \$13,514. Retirees contribute on a 50/35 split.	
	HIP	3				Single \$4,943; Family \$12,110 Retirees contribute on a 50/35 split.	
Oyster Bay-East Norwich	Empire	178	Age 55/10 yrs	55	Yes	Teachers & Administrators: for those hired before 1/1/89, district pays premium minus \$200 for Individual/\$350 for Family. All others if hired after 1/1/89, 90% for individual and 87.5% for family (see Note (7)).	
	HIP	4					

		Retiree Information					
District	Plan	Total Retirees enrolled	Age/Yrs of service to be fully vested	Age retiree can begin receiving benefits	Retiree required to contribute?	Individual Annual Cost	Family Plan Annual Cost
						Paid by Retiree	Paid by Retiree
Plainedge	Empire	320	not specified	immediately	Yes	50%	50/65% (individual/family)
	HIP	14					50/65% (individual/family)
	VYTRA	1					50/65% (individual/family)
	Blue Cross/Blue Shield	2					50/65% (individual/family)
Plainview-Old Bethpage	Empire	480	5 years	55	Yes	Annual cost - Under 65: Individual \$6,357, Family \$13,514 Over 65: \$4,067, Family +1 Medicare \$11,224 Family +2 Medicare \$8,933 Retiree contribution = 50% Individual, 65% Family	
	HIP	23					Individual \$4,943; Family \$12,110 HIP/VIP Indiv. \$2,918 HIP/VIP Family \$5,836 Retirees contribute 50% Individual and 65% Family
Roslyn	Empire	396 (31 Ind., 43 Fam., 153 Ind. w/Med, 36 Fam 1Med, 133 Fam 2Med)	Age 55/10 yrs	After age 55 & with min 10 yrs service	Only those retiring after 6/30/96	Flat dollar amt that varies according to % & premium at time of retirement	Flat dollar amt that varies according to % & premium at time of retirement
	HIP	2			No	0%	0%
Seaford	Empire	195	See Note (8)	See Note (9)	Yes	Annual costs - Individual \$6,357; Family \$13,514. Teachers- 7% before 7/1/06, 13.5% thereafter; custodians- 2% before 7/1/01, 15% thereafter; secretaries- 0% before 6/30/89, 2% thereafter (contribution levels went up effective for teachers who retire afte	

		Retiree Information					
District	Plan	Total Retirees enrolled	Age/Yrs of service to be fully vested	Age retiree can begin receiving benefits	Retiree required to contribute?	Individual Annual Cost	Family Plan Annual Cost
						Paid by Retiree	Paid by Retiree
Uniondale	Empire	303	5 years employment/age 55 retirement	55	Yes	Total Annual Cost of all retirees enrolled = \$691,507. Retiree contributes 50% for individual coverage and 58% for family (37 @ \$3,179; 16 @ \$5,684; 161 @ \$2,033; 14 @ \$4,668 & 75 @ \$3,737)	
	HIP	16			No (based on 2006 rates)	Total Annual Cost of all retirees enrolled = \$62,304. Retiree contributes 50% for individual coverage and 58% for family. (10 @ \$2,930; 6 @ \$5,501)	
Valley Stream #24	Empire	87	5 years	When retire	Yes	50%	65%
	HIP	2			No	0%	0%
Wantagh	Empire	302	Age 55/5 yrs	55	Yes	Ind. \$6,357; Ind.w/Medicare \$4,067 District cost = Teachers & clericals: 90%; Administrators hired prior to 7/95: 95%, hired after: 90%; custodians hired prior to 3/06: 87%; hired after: 85%	Family \$13,514; Family 1 Medicare \$11,224; Family 2 Medicare \$8,933 District cost = Teachers & clericals: 85%; Administrators: 85%; custodians: 85%
	HIP	3			Yes	0% for some Teachers, Clerical, Non-tenured Administrators & Custodians; Nurses \$61.78; Non-tenured Administrators hired after 7/95 \$41.19	Retiree costs = Teachers, Clerical, Non-tenured Administrators: \$25.40; Tenured Administrators: Prior to 1995 \$0.00, after \$130.79; Nurses: \$151.37; Custodial Staff: \$51.88
West Hempstead	Empire	245	Age 55/5 yrs	55	Yes	10%	10%
	HIP	2				No retirees in this category	Family 10% +2Med 40%

		Retiree Information					
District	Plan	Total Retirees enrolled	Age/Yrs of service to be fully vested	Age retiree can begin receiving benefits	Retiree required to contribute?	Individual Annual Cost	Family Plan Annual Cost
						Paid by Retiree	Paid by Retiree
Westbury	Empire	309	min: Age 55/5 yrs (if employee works 20 yrs, 0% contribution)	55	Yes	0%, 20%, or 50%	0% or 65%
	HIP	1				0%, 20%, or 50%	0%

Note (1) Teachers & Administrators who retired prior to 7/1/84 contribute zero ; 5% from 7/1/84 to 6/30/91; 7.5% from 7/1/91 to 6/30/95; 10% from 7/1/95 to 8/31/03; and 12% from 9/1/03 to present. Clerical staff who retired prior to 7/1/91 contribute zero; 5% from 7/1/91 to 6/30/04; 7% from 7/1/04 to present. Custodial staff who retired prior to 7/1/91 contribute zero ; 5% from 7/1/91 to 6/30/05; 7% from 7/1/05 to present. Teacher Aides contribute 65% of the annual premium.

Note (2) Medicare Individual rates vary by county: the district reported: Bronx, Queens and Nassau \$3,050, Rockland and Westchester \$4,166 and Suffolk \$6,062.

Note (3) Teachers 55/15 years or 55/20 years hired after 10/3/96; Administrators 55/10 district service or 55/8 full yrs service in bargaining unit; Clerical/operations 55/10 years or 55/15 hired after 12/8/96.

Note (4) Teachers- no, if hired prior to 10/3/96; Administrators- no, if hired prior to 1/1/97; Clerical/Operations- no, if hired prior to 12/8/96; 20% if hired after above dates

Note (5) Retirees Medicare eligible have a lower premium. Subsidy in premium for retirees who do not enroll in Medicare D based upon claims.

Note (6) Amounts vary and are based upon contractual obligations upon leaving the district. Teachers retiring this year, and recently retired teachers, contribute 16% of their annual premium; teachers retiring next year will contribute 17%, and the subsequent year, 18%. Previously retired teachers contribute anywhere from zero to \$100 annually. Clerical staff contributions vary from 5% of the annual premium to a fixed amount within the range of \$25 to \$180 annually. Administrators contribute 15% of the annual premium.

Note (7) Teachers Effective 7/1/1991, unit members employed prior to or on 1/1/1989 shall contribute toward the cost of health insurance at the following rates: \$100 for individual and \$175 for family. Effective 7/1/1992, said rates of contribution shall be \$200 and \$350, respectively.

Note (8) Teachers- > 55 or 30 years of service; Custodians and Secretaries- ERS Rules

Note (9) >55 for teachers; ERS Rules for custodians & secretaries

**Retiree Dental Insurance Data  
2006 Costs**

District	Carrier	Retiree Information										
		Total Retirees enrolled	Age/Yrs of service to be fully vested	Age retiree can begin receiving benefits	Employee required to contribute	Plan in effect since	Individual Plan Annual Cost			Family Plan Annual Cost		
							Total Annual	Paid by District	Paid by Retiree	Total Annual	Paid by District	Paid by Retiree
Baldwin	GE Dental	COBRA for Retirees only. Retirees pay entire premium: Individual \$566.52, Family \$765.00										
Bellmore-Merrick CHS		No retiree coverage										
Bethpage	GENWORTH-GE Union Welfare Trust Funds	No retiree coverage Information not available to district										
Carle Place	Union Welfare Trust Funds	Information not available to district										
East Rockaway		Not specified										
Elmont	Fitzharris & Co. Inc.	Not Eligible										
Farmingdale	Farmingdale Federation of Teachers Benefit Fund General Electric/Fitzharris CSEA	Not specified										
Floral Park-Bellerose (Elementary School District)	CSEA Delta Dental	No Information Provided										
Franklin Square	J.J. Stanis & Co. Inc.	Not specified										
Freeport		No retiree coverage										
Garden City	Self-Insured/Newman Co. CSEA/Non-Instructional	COBRA for Retirees only Not entitled										
Glen Cove	Delta Dental of NY CSEA	Delta has direct contact with retirees CSEA manages retirees										
Herricks	Self-Funded/JJ Stanis Healthplex	Retirees can pick up dental insurance at their own cost with no cost to the district										
Hewlett-Woodmere	Self-Insured Administered By J.J. Stanis UPSEU Healthplex	Not specified										
Jericho	Indicated that it provided Dental	No Information Provided										
Lawrence	Fitzharris & Co. Inc.	0	Not Applicable									
Locust Valley	Metlife CSEA	0 0	Not Applicable Not Applicable									
Long Beach	Self-Insured/Fitzharris	528	Age 55/10 yrs	ongoing into retirement	no	not provided	Administrative Costs and \$1,000 +500 allotted per person per year. \$2.95 per person per month					
Lynbrook	No coverage for retirees	No coverage for retirees										
Malverne	No coverage for retirees	No coverage for retirees										
Manhasset	Not applicable Not applicable	0 0	Not Applicable Not Applicable									

**Retiree Dental Insurance Data  
2006 Costs**

District	Carrier	Retiree Information										
		Total Retirees enrolled	Age/Yrs of service to be fully vested	Age retiree can begin receiving benefits	Employee required to contribute	Plan in effect since	Individual Plan Annual Cost			Family Plan Annual Cost		
							Total Annual	Paid by District	Paid by Retiree	Total Annual	Paid by District	Paid by Retiree
Massapequa	CSEA - Equinox	0					Not Applicable					
	Metlife	0					Not Applicable					
	General Electric/Fitzharris	0					Not Applicable					
Merrick	Self-Insured/Seledent	0					Not Applicable					
	CSEA	0					Not Applicable					
Nassau BOCES	Not applicable						Not Applicable					
New Hyde Park Garden City Park	CSEA						Not offered					
	Metlife						Not offered					
	UPSEU						Not offered					
North Shore	Delta Dental						No coverage for retirees					
Oceanside	Metlife	0					Not Applicable					
Oyster Bay-East Norwich	NYS School Dental Trust-Genworth	0					COBRA only					
	CSEA Employee Benefit Fund	0					CSEA bills retirees					
Plainedge	No information provided						No Information Provided					
Plainview-Old Bethpage	No information provided						No Information Provided					
Roslyn	AETNA	8	As per Empire (NYSHIP) rules	See Note (1)	Yes	4/1/06	Retirees contribute full amount plus 2% administrative fee for those who are allowed to carry into retirement which includes clerical and administrators. All others only eligible for COBRA.					
Seaford	None	0					Not Applicable					
Uniondale	Self-Insured Administered By J.J. Stanis/CBC	N/A	Age 55	Age 55	Yes	1986	Not provided	0%	100%	Not provided	0%	100%
	CSEA	9	Age 55	Age 55	Yes	1960	Not provided	0%	100%	Not provided	0%	100%
Valley Stream #24	J.J. Stanis & Co. Inc.						Not Eligible					
Wantagh	First Rehabilitation Life Ins.	1 (supt. only)	not provided	Age 55	No	not provided	n/a	0%	n/a	\$1,139.00	0%	100%
	Healthplex	0					Not Applicable					
	CSEA	3	not provided	Age 55	Yes	not provided	\$598.00	Retired Clerical staff & Administrators pay 100%		\$598.00	Retired Clerical staff & Administrators pay 100%	
Westbury	Healthplex-reimbursement	N/A	Age 55/5 yrs	Age 55	Yes	n/a	Not provided	0%	100%	Not provided	0%	100%
	Healthplex-Managed Care	N/A	Age 55/5 yrs	Age 55	Yes	n/a	Not provided	0%	100%	Not provided	0%	100%

Districts that specifically indicated that they did not provide dental benefits to retirees are indicated as such above. Those districts that did not clearly state this are noted above with "No Information Provided" or "Not Applicable" Note (1) Those not required to take COBRA begin receiving dental benefits upon retirement.

## Retiree Optical Insurance Data 2006 Costs

District	Carrier	Retiree Information										
		Total Retirees enrolled	Age/Yrs of service to be fully vested	Age retiree can begin receiving benefits	Retiree required to contribute	Plan in effect since	Individual Plan Annual Cost			Family Plan Annual Cost		
							Total Annual Cost	Paid by District	Paid by Retiree	Total Annual Cost	Paid by District	Paid by Retiree
Bellmore-Merrick CHS	<i>No Information Provided</i>	<i>No Information Provided</i>										
Carle Place	Union Welfare Fund	<i>No Information Provided</i>										
East Rockaway	<i>No Information Provided</i>	<i>No Information Provided</i>										
Farmingdale	CSEA Vision	<i>No Information Provided</i>										
Floral Park-Bellerose (Elementary School District)	<i>No Information Provided</i>	<i>No Information Provided</i>										
Franklin Square	<i>No Information Provided</i>	<i>No Information Provided</i>										
Freeport		<i>No retiree coverage</i>										
Garden City	Newman Co./First Rehabilitation Life Insurance	<i>N/A - retirees are entitled to continue insurance directly with Newman Company (no cost to district)</i>										
	J.J. Stanis & Co./First Rehabilitation Life Insurance	<i>N/A - retirees are entitled to continue insurance directly with broker (no cost to district)</i>										
Glen Cove	<i>No Information Provided</i>	<i>No Information Provided</i>										
Herricks	First Rehabilitation Life Insurance	202	5 yrs	NYS retirement age	Yes	Jan. 1985	<i>Retirees continue optical insurance at their own expense.</i>					
Hewlett-Woodmere	Davis Vision	0	<i>Not Applicable</i>									
Jericho	<i>No Information Provided</i>	<i>No Information Provided</i>										
Lawrence	J.J. Stanis & Co.	0	<i>Not Applicable</i>									
		0	<i>Not Applicable</i>									
Locust Valley	<i>No Optical Coverage</i>	<i>No Optical Coverage</i>										
Long Beach	<i>No Optical Coverage</i>	<i>No Optical Coverage</i>										
Lynbrook	<i>No Optical Coverage</i>	<i>No Optical Coverage</i>										
Malverne		<i>No retiree coverage</i>										
Manhasset	<i>No Optical Coverage</i>	<i>No Optical Coverage</i>										

## Retiree Optical Insurance Data 2006 Costs

District	Carrier	Retiree Information										
		Total Retirees enrolled	Age/Yrs of service to be fully vested	Age retiree can begin receiving benefits	Retiree required to contribute	Plan in effect since	Individual Plan Annual Cost			Family Plan Annual Cost		
							Total Annual Cost	Paid by District	Paid by Retiree	Total Annual Cost	Paid by District	Paid by Retiree
Massapequa	<i>No Optical Coverage</i>	<i>No Optical Coverage</i>										
Merrick	<i>No Information Provided</i>	<i>No Information Provided</i>										
Nassau BOCES	<i>No Optical Coverage</i>	<i>No Optical Coverage</i>										
New Hyde Park - Garden City Park	CSEA	<i>Not Offered</i>										
North Shore	The First Rehabilitation Life Insurance Company of America	200	10 years	Immediate upon retirement	Yes	1982	Depends on bargaining unit. Teachers who retired before July 2001 pay 10%. Thereafter, most employees pay 15%. Hourly employees pay 50% for individual coverage and 35% for family.					
Oceanside	<i>No Optical Coverage</i>	<i>No Optical Coverage</i>										
Oyster Bay-East Norwich	<i>CSEA Employee Benefits Fund</i>	<i>No Information Provided</i>										
Plainview-Old Bethpage	<i>Not Provided</i>	<i>No Information Provided</i>										
Roslyn	Davis Vision	110 through excess major medical	As per Empire (NYSHIP) rules	anytime after retiring past the age of 55	Yes	7/1/97	Rates are as per Excess Major Medical (Single \$60.96; Family \$146.64). Retirees contribute entire amount.					
Seaford	None	0	<i>Not Applicable</i>									
Uniondale	Davis Vision/J.J. Stanis	N/A	COBRA offered	55	Yes	1992	100% COBRA					
Valley Stream #24	First Rehabilitation	<i>Not eligible</i>										
Wantagh	<i>No Optical Coverage</i>	<i>No Optical Coverage</i>										

*Districts that specifically indicated that they did not provide optical benefits to retirees are indicated as such above. Those districts that did not clearly state this are noted above with "No Information Provided" or "Not Applicable"*

**Dental Insurance Data  
Active Employees 2006 Costs**

District	Carrier	Number of Employees Enrolled	Plan Cost			Contribution by Employee										
			Annual Premium			Premium Contributed by Employees										
			Individual	Plus 1 Dep.	Family		Teachers	Administrators	Clerical	Custodial	Nurses	Aides				
Baldwin	GE Dental	445	\$555.36	n/a	\$750.00										Individual \$124.10, Family \$167.60	
Bellmore-Merrick CHS	Delta Dental of NY	Ind. 593; Ind+Spouse 58; Family 20	District pays \$412.80 per employee												Individual \$0.00, Individual Plus Spouse \$51.72, Family \$129.44	Not eligible
Bethpage	GENWORTH-GE	105	Central Admin: Ind. \$600, Fam \$1,630; Bldg Admin: Ind. \$1,200 Fam \$1,200 (packaged w/vision) Services: Ind. \$225 Fam \$660 Operations: Ind. \$240 Fam. \$710			n/a	Central Admin: Ind. \$0.00 Fam. \$0.00; Bldg Admin: Ind. \$0.00 Fam. \$610	Operations: Ind. \$275; Family \$715	Services: Ind. \$290; Family \$760	Operations: Ind. \$275; Family \$715	Operations: Ind. \$275; Family \$715					
	Union Welfare Trust Funds	approx. 270 FTE	FTE Teachers: \$1,200 total contribution to be allocated to dental/vision/other insurance as determined by trust												N/A	
Carle Place	Union Welfare Trust Funds		Not Available												Not Available	
East Rockaway	Fitzharris & Co. Inc.	170	\$1,025 for Teachers and Administrators, \$975 for Clerical and Custodial, \$875 for Nurses, \$600 (individual) and \$975 (family) for Teacher Aides			Ind:	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00	\$400.00				
			Fam:	\$375.00	\$375.00	\$375.00	\$375.00	\$425.00	\$775.00							
Elmont	Delta Dental	384	\$300 and \$350			Ind. \$265.80, Family \$1,104	\$0.00	Ind. \$265, Family \$1,104	Ind. \$265.80, Family \$1,104	Ind. \$215.80, Family \$1,054						Not eligible
	Delta Care DHMO	26	\$300 and \$350			Ind. \$0 Family \$170.16	\$0.00	Ind. \$0 Family \$170.16	Ind. \$0 Family \$170.16	Ind. \$0 Family \$120.16						Not eligible
Farmingdale	Farmingdale Federation of Teachers Benefit Fund	563	\$1083.85 provided per teacher (2004-05)												\$0.00	
	General Electric/Fitzharris	30	\$506.88	\$1,040.52	\$1,383.84										\$0.00	
	CSEA	212	\$746.45												\$0.00	
Floral Park-Bellerose (Elementary School District)	CSEA	18	Not Provided	n/a	\$554.88											
	Delta Dental	48	\$197.40	n/a	\$664.80											
	Delta Dental	21	\$459.00	n/a	\$1,225.20											
	Delta Dental	13	\$555.60	n/a	not provided											
Franklin Square	J.J. Stanis & Co./Self-funded	169	approximately \$1,000 per month (see Note 1)												2006-2007 monthly payroll deduction rates: Individual \$42.54, Plus One \$98.53, Family \$172.88	
Freeport	GE Dental - Group #59	295	\$577.44	n/a	\$1,340.44	100%-\$16/month	0% Individual & 0/100% Family								n/a	
	GE Dental - Group #60	26	\$200.04	n/a	\$395.28			n/a	100%-\$8/month					n/a	100%-\$8/month	
	Aetna DMO Dental- Grp#5900	173	\$301.32	n/a	\$806.52	100%-\$16/month	0% Individual & 0/100% Family								n/a	
	Aetna DMO Dental- Grp#6000	79	\$301.32	n/a	\$806.52			n/a	100%-\$8/month					n/a	100%-\$8/month	
	CSEA Dental- Grp#FL176	68	\$250.68	n/a	\$700.56					100%-\$16/month						
	CSEA Dental- Grp#SQ501	29	\$315.12	n/a	\$837.24											Cafeteria and Security employees contribute 100% - \$8/month
Garden City	Self-Insured/Newman Co.	350	See Note (2)												Individual \$220.80, Plus One \$331.20, Family \$441.60	
	CSEA/Non-Instructional	170	\$809.76												\$0.00	
Glen Cove	Delta Dental of NY	351	Ind. \$427.20 Family \$1,186.80												Individual: \$0.00 Family \$442.80	
	CSEA	47	\$809.76												\$65.76	
Herricks	Self-Funded/JJ Stanis	158 fam/188 ind	Ind. \$533 Family \$1,783												Individual: \$423 Family \$1,426	
	Healthplex	21	Ind. \$390 Family \$1,310												Individual: \$280 Family \$943	
Hewlett-Woodmere	Self-Insured Administered By J.J. Stanis	440	\$658.68	\$1,341.48	\$1,971.60										\$0.00	
	UPSEU	68	\$1,000.00 & \$500.04												\$0.00	
	Healthplex	20	Not Provided												100.00%	

**Dental Insurance Data  
Active Employees 2006 Costs**

District	Carrier	Number of Employees Enrolled	Plan Cost			Contribution by Employee					
			Annual Premium			Premium Contributed by Employees					
			Individual	Plus 1 Dep.	Family		Teachers	Administrators	Clerical	Custodial	Nurses
Jericho	Indicated that it provided Dental		No Information Provided			No Information Provided					
Lawrence	Fitzharris & Co. Inc.	Ind.154, Fam.378	\$793.80	n/a	\$1,650.60	15.00%					
Locust Valley	Metlife	Not Provided	\$500.00	n/a	\$1,183.00	Depends on position - teachers pay \$0.00 for Individual Plan.					
	CSEA	Not Provided	\$804.00	n/a	\$804.00	50.00%					
Long Beach	Self-Insured/Fitzharris	646	Administrative Costs and \$1,000 + 500 allotted per person per year; \$2.95 per person per month			\$0.00					
Lynbrook	Self Insures/Fitzharris	145 fam/209 ind	\$936.00	n/a	\$1,872.00	Administrators, Directors and Teachers contribute \$486.72 for family coverage only					
	CSEA	46	\$549.72			\$0.00					
Malverne	J.J. Stanis	230	\$534.36	n/a	\$1,227.30	20%	20%	20%	n/a	20%	20%
	CSEA	26	\$563.64			n/a	n/a	n/a	0%	n/a	n/a
Manhasset	Fitzharris & Company	17	District pays 85% for Individual and Family			n/a	15%	n/a	n/a	n/a	n/a
	Benefits Trust - Union	287	\$1,450 paid per employee to benefits trust fund			\$1,450 paid per employee	n/a	\$1,450 paid per employee			
Massapequa	CSEA - Equinox	86	Not Provided			Individual 49.73% Family 55.5%					
	Metlife	601	Not Provided			According to contract \$0.00					
	General Electric/Fitzharris	117	Not Provided			Varies					
Merrick	Self-Insured/Seledent	131	\$33 + actual cost of services	n/a	n/a	Only Aides & Assistants contribute (\$282.00 per year)					
	CSEA	21	n/a	n/a	\$718.00	\$218.00 per year					
Nassau BOCES	CSEA Dutchess Dental	781 Ind/ 1180 Family	\$375 per eligible			\$673.00	\$673.00	\$659.00	\$659.00	\$659.00	\$659.00
New Hyde Park-Garden City Park	CSEA	48	\$563.64			\$0.00					
	Metlife	104	district cost = \$132.48 annually paid per employee			Annually: Individual \$320.60, Family \$1,140.19					
	UPSEU	44	\$744.00			\$0.00					
North Shore	Delta Dental	Not Provided	District pays lump sum of \$218,000 to the welfare benefit fund for teachers			Depends upon the option selected by the employee - some pay about 50% of the premium					
Oceanside	Metlife	558	\$638.64	n/a	\$1,498.80	Individual \$415.68 Family \$1,020.84					
Oyster Bay-East Norwich	NYS School Dental Trust-Genworth	110	district cost = \$84.00 for Individual & \$252.00 for Family			Ind. \$420 Fam. \$1,338	Ind. \$420 Fam. \$1,338	n/a	n/a	n/a	Not eligible
	CSEA Employee Benefit Fund	48	district cost = \$420.00			n/a	n/a	\$526.08	\$464.16	\$526.08	Not eligible
Plainedge	Indicated that it provided Dental	District indicated that it offered dental benefits, but not details were provided			Not Provided						
Plainview-Old Bethpage	Union Welfare Trust Funds	District pays welfare benefits for dental and optical benefits based upon each bargaining unit; teachers & clerical \$1,355; custodians and aides \$1,450; aides (working 3 hrs. or less) \$1,050			Not Applicable						
Roslyn	AETNA	249 See Note (3)	ADMINISTRATORS IND.\$590/YR, FAM. \$1677/YR; CLERICAL IND. \$526/YR,FAM \$1183/YR; CUSTODIAN/BUS DRIVERS/CAFETERIA WORKERS IND.DMO BASIC \$211.YR, FAMILY DMO BASIC \$493.YR; ENHANCED IND. \$483/YR, FAM \$1086/YR, PARAS DMO BASIC IND. \$167./YR, FAM. \$388/YR; ENH			\$0.00	Unspecified	Anything over \$650	Anything over \$350	Unspecified	Unspecified
Most employees with single coverage do not pay; those w/family coverage pay proportionately according to cost of premium and contract.											

**Dental Insurance Data  
Active Employees 2006 Costs**

District	Carrier	Number of Employees Enrolled	Plan Cost			Contribution by Employee						
			Annual Premium			Premium Contributed by Employees						
			Individual	Plus 1 Dep.	Family		Teachers	Administrators	Clerical	Custodial	Nurses	Aides
Seaford	None	24 Custodians, 21 Secretaries, Teachers # not provided	\$150/per custodian prior to 6/30/05 thereafter \$200; \$150 for Secretaries; Teachers: as per trust fund, with contributions only from teachers				0.9% of Salary	Unspecified	\$0.00	\$0.00	Unspecified	Unspecified
Uniondale	Self-Insured Administered By J.J. Stanis/CBC	754, Including 606 Teachers	606 teachers @ \$1,148.04				Total aggregate dollars of \$135,667.20					
	CSEA	81	\$563.64				\$0.00					
Valley Stream #24	JJ Stanis	42 Individual 89 Family	\$910.00				Individuals: \$0.00 Family \$150.00					
Wantagh	First Rehabilitation Life Ins.	20	\$545.00	n/a	\$1,139.00		\$0.00					
	Healthplex	5	\$170.00	n/a	\$437.00		\$0.00					
	CSEA	44	\$598.00				Depends on position - administrators and clerical staff pay \$0.00; custodians 25%					
West Hempstead	Dental benefits offered through the union, and not by the district						N/A					
Westbury	Healthplex-reimbursement	453	\$378.00	n/a	\$1,176.00		20% See Note (4)					
	Healthplex-Managed Care	76	\$241.20	n/a	\$648.00		20% See Note (4)					

Note (1) The district pays a monthly administrative fee, which fluctuates, to J.J. Stanis to manage its self-funded dental plan.

Note (2) The district contributes \$1,150 to the Garden City Teachers Association ("GCTA") in monthly installments, along with the monthly payroll deductions elected by the teachers; they are forwarded to the GCTA monthly and GCTA is responsible for the premium costs.

Note (3) 249 employees made up of: 51 CLERICAL; 96 PARAS, ENHANCED/10 DMO BASIC; ADMINISTRATORS 21; CUSTODIAN/BUS DRIVERS/CAFE. WORKERS 50 ENHANCED, 30 DMO BASIC; 51 CLERICAL; 96 PARAS, ENHANCED/10 DMO BASIC; ADMINISTRATORS 21; CUSTODIAN/BUS DRIVERS/CAFETERIAL WORKERS 50 ENHANCED 30 DMO BASIC.

Note (4) The district contributes 80% to the annual premium for employees who work 30 or more hours a week; employees who work less than 30 hours must contribute 30%.

**Optical Insurance Data  
Active Employees 2006 Costs**

District	Carrier	Specific Group Covered	Number of Employees Enrolled	Premium			Employees Pay					
				Individual	Plus 1 Dep.	Family	Teachers	Administrators	Clerical	Custodial	Nurses	Aides
Baldwin	No Information Provided			No Information Provided								
Bellmore-Merrick CHS	No Information Provided			No Information Provided								
Bethpage	GENWORTH-GE		15	Bldg Admin: \$0.00 (packaged with Dental)			n/a	Bldg Admin: \$0.00	n/a	n/a	n/a	n/a
	Welfare Trust Funds	Teachers	approx. 270 FTE	FTE Teachers: \$1,200 total contribution to be allocated to dental/vision/other ins. as determined by trust			Not Available					
Carle Place	Union Welfare Trust Fund	Not Available			Not Available							
East Rockaway	No Information Provided			No Information Provided								
Elmont	Davis Vision		512	\$150 per year for family or individual coverage			\$0.00 unless premiums exceed cost of coverage				not eligible	
Farmingdale	CSEA Vision	Clerical and Operations	212	\$183.24			\$0.00					
Floral Park-Bellrose (Elementary School District)	CSEA		22	\$86.76	n/a	\$234.00	No Information Provided					
Franklin Square	No Information Provided			No Information Provided								
Freeport	CSEA Optical	Custodians	80	\$97.08 Indiv., \$261.82 Family			100% - \$6.50/month					
		Security/Cafeteria	31	\$116.88 Indiv., \$314.76 Family			100% - \$6.50/month					
Garden City	Newman Co./First Rehabilitation Life Insurance		311	Payroll deductions of \$17.40 Individual, \$46.20 Family plus Trust Funds (See Note 1)			\$17.40 Individual, \$46.20 Family					
	J.J. Stanis & Co./First Rehabilitation Life Insurance		146	Included in Excess Major Medical plan			\$0.00					
Glen Cove	No Information Provided			No Information Provided								
Herricks	First Rehabilitation Life Insurance		255 Ind/ 317 Fam	\$246.00	n/a	\$578.00	Individual \$7.44 and Family \$29.16 annually (See Note (2))					
Hewlett-Woodmere	Davis Vision		430	\$47.00	\$110.00	\$134.00	Individual \$15.00 and Family \$37.00 annually					
Jericho	No Information Provided			No Information Provided								
Lawrence	J.J. Stanis & Co.	Teachers	530	\$30.00			\$0.00					
		Secretarial/Custodial	144	\$150.00			\$0.00					
Locust Valley	No Optical Coverage			No Optical Coverage								
Long Beach	No Optical Coverage			No Optical Coverage								
Lynbrook	No Optical Coverage			No Optical Coverage								

**Optical Insurance Data  
Active Employees 2006 Costs**

District	Carrier	Specific Group Covered	Number of Employees Enrolled	Premium			Employees Pay						
				Individual	Plus 1 Dep.	Family	Teachers	Administrators	Clerical	Custodial	Nurses	Aides	
Malverne	J.J. Stanis & Co.		230	\$56.52	n/a	\$147.24							\$0.00
	CSEA		26			\$190.92							\$0.00
Manhasset	No Optical Coverage						No Optical Coverage						
Massapequa	No Optical Coverage						No Optical Coverage						
Merrick	No Information Provided						No Information Provided						
Nassau BOCES	No Optical Coverage						No Optical Coverage						
New Hyde Park - Garden City Park	CSEA		48			\$206.16							\$0.00
North Shore	The First Rehabilitation Life Insurance Company of America		448	\$61.80	n/a	\$154.20	15% and 20%						
Oceanside	No Optical Coverage						No Optical Coverage						
Oyster Bay-East Norwich	CSEA Employee Benefits Fund		25			\$200.00	n/a	n/a	\$130.72	n/a	\$130.72	n/a	
Plainview-Old Bethpage	Union Welfare Trust Funds	District pays welfare benefits for dental and optical benefits based upon each bargaining unit; teachers & clerical \$1,355; custodians and aides \$1,450; aides (working 3 hrs. or less) \$1,050				Not applicable							
Roslyn	Davis Vision	All eligible are enrolled thru excess major medical or stand alone vision	All	\$65 stand alone or \$60.96 EMM	n/a	\$162.36 stand alone or \$146.64 EMM	\$0.00						
Seaford	None		24 Custodians, 21 Secretaries, Teachers # unknown	\$150/per custodian or secretary prior to 6/30/05 thereafter \$200; as per trust fund for teachers			0.9% of Salary	n/a	\$0.00	\$0.00	n/a	n/a	
Uniondale	Davis Vision/J.J. Stanis	Teachers	606	district cost = \$81.96			77 employees contribute \$115.14 annually						
		Other	224	district cost = \$112.56									
Valley Stream #24	The First Rehabilitation Life Insurance Company of America		42 Individuals 89 Family	Not Provided			Not provided						
Wantagh	No Optical Coverage						No Optical Coverage						
West Hempstead	Dental benefits offered through the union, and not by the district						Not applicable						
Westbury	No coverage for glasses; eye doctors covered through Empire and HIP						Not applicable						

Note (1) The district contributes to the Garden City Teachers Association ("GCTA"). The GCTA is responsible for premium costs.  
 Note (2) The vision plan is included in under the Excess Major Medical coverage